
UBPR Introductory Page

The Introductory Page specifies the edition date of the UBPR being presented, identifies the subject bank, provides a table of contents, and presents other notes and information.

Bank Identification

The information presented on the first two lines is repeated on all subsequent UBPR pages. These items are:

- Cert#: bank's FDIC insurance certificate number
- DSB#: bank's Federal Reserve district-state-bank member
- Bank Name
- City and State
- Charter #: For national banks, bank's OCC charter number

This page also provides the bank's

mailing address, the name and location of bank's holding company if any, and the name of the bank's primary federal regulatory agency.

The Introductory Page also specifies the banks' current UBPR peer group number and the criteria for that peer group. See Section II of this guide for specification of all peer group criteria.

Note that each UBPR is addressed to the chief executive officer by title, not name.

| CERT # CHARTER # | DSB # COUNTY | (PAGE 1 FORMAT FOR ALL BANKS) SUMMARY RATIOS | | | | | | | | | | | | PAGE 1 |
|---|-----------------|---|-------|----|-----------------|-------|----|-----------------|-------|----|-----------------|-------|--------|----------|
| | | 06/30/97 | | | 06/30/96 | | | 12/31/96 | | | 12/31/95 | | | 12/31/94 |
| AVERAGE ASSETS (\$000) | | 16267245 | | | 15758691 | | | 16122806 | | | 16011204 | | | 16014236 |
| NET INCOME (\$000) | | 47748 | | | 31730 | | | 220964 | | | 172746 | | | 141071 |
| NUMBER OF BANKS IN PEER GROUP | | 53 | | | 51 | | | 42 | | | 51 | | | 48 |
| EARNINGS AND PROFITABILITY | | BANK PEER 1 PCT | | | BANK PEER 1 PCT | | | BANK PEER 1 PCT | | | BANK PEER 1 PCT | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | | | | | | |
| INTEREST INCOME (TE) | | 6.79 | 5.90 | 79 | 6.48 | 6.29 | 59 | 7.23 | 6.56 | 76 | 6.81 | 6.34 | 7.20 | 6.97 |
| - INTEREST EXPENSE | | 2.02 | 2.24 | 31 | 2.33 | 2.49 | 40 | 2.29 | 2.61 | 25 | 2.17 | 2.42 | 2.82 | 3.15 |
| NET INTEREST INCOME (TE) | | 4.78 | 3.63 | 87 | 4.15 | 3.82 | 61 | 4.94 | 4.05 | 86 | 4.64 | 3.91 | 4.38 | 3.81 |
| + NON-INTEREST INCOME | | 1.30 | 1.94 | 20 | 1.62 | 2.08 | 26 | 1.56 | 1.75 | 39 | 1.87 | 2.13 | 1.58 | 2.03 |
| MEMO: FEE INCOME | | 0.61 | 0.58 | 55 | 0.68 | 0.62 | 53 | 0.81 | 0.54 | 76 | 1.01 | 0.67 | 0.54 | 0.63 |
| - NON-INTEREST EXPENSE | | 4.27 | 3.67 | 74 | 5.74 | 3.99 | 90 | 4.36 | 3.75 | 79 | 6.20 | 3.91 | 5.30 | 4.02 |
| - PROVISION: LOAN&LEASE LOSSES | | 0.04 | 0.18 | 24 | 0.06 | 0.40 | 15 | 0.04 | 0.17 | 25 | -0.65 | 0.32 | 0.42 | 0.60 |
| = PRETAX OPERATING INCOME (TE) | | 1.76 | 1.73 | 50 | -0.03 | 1.43 | 11 | 2.11 | 1.90 | 60 | 0.96 | 1.66 | 0.24 | 1.32 |
| + REALIZED GAINS/LOSSES SECS | | 0.00 | 0.02 | 40 | -0.09 | 0.05 | 3 | 0.00 | 0.00 | 58 | -0.03 | 0.04 | 0.78 | 0.10 |
| = PRETAX NET OPERATING INC(TE) | | 1.76 | 1.77 | 48 | -0.12 | 1.55 | 11 | 2.11 | 1.87 | 62 | 0.93 | 1.73 | 1.02 | 1.44 |
| NET OPERATING INCOME | | 1.17 | 1.13 | 55 | -0.21 | 1.02 | 11 | 1.37 | 1.21 | 67 | 0.83 | 1.16 | 0.62 | 0.96 |
| ADJUSTED NET OPERATING INCOME | | 1.18 | 1.08 | 61 | -0.53 | 0.96 | 9 | 1.21 | 1.17 | 48 | -0.24 | 1.05 | 0.26 | 0.86 |
| ADJUSTED NET INCOME | | 1.17 | 1.11 | 55 | 0.38 | 1.01 | 19 | 1.17 | 1.16 | 46 | 0.02 | 1.07 | 0.55 | 0.87 |
| NET INCOME | | 1.17 | 1.12 | 55 | 0.81 | 1.06 | 30 | 1.37 | 1.21 | 67 | 1.08 | 1.21 | 0.88 | 0.99 |
| MARGIN ANALYSIS: | | | | | | | | | | | | | | |
| AVG EARNING ASSETS TO AVG ASSTS | | 91.31 | 89.59 | 74 | 90.17 | 89.17 | 65 | 91.68 | 90.79 | 62 | 90.43 | 89.43 | 89.76 | 89.43 |
| AVG INT-BEARING FUNDS TO AV AST | | 70.93 | 72.89 | 35 | 71.56 | 74.45 | 28 | 70.40 | 74.29 | 27 | 71.58 | 75.04 | 73.32 | 76.78 |
| INT INC (TE) TO AVG EARN ASSETS | | 7.44 | 6.54 | 77 | 7.19 | 7.01 | 57 | 7.88 | 7.20 | 76 | 7.53 | 7.05 | 8.02 | 7.79 |
| INT EXPENSE TO AVG EARN ASSETS | | 2.21 | 2.48 | 25 | 2.59 | 2.78 | 34 | 2.50 | 2.86 | 23 | 2.40 | 2.70 | 3.14 | 3.52 |
| NET INT INC-TE TO AVG EARN ASST | | 5.23 | 4.02 | 85 | 4.60 | 4.27 | 63 | 5.39 | 4.47 | 81 | 5.13 | 4.36 | 4.88 | 4.27 |
| LOAN & LEASE ANALYSIS | | | | | | | | | | | | | | |
| NET LOSS TO AVERAGE TOTAL LN&LS | | 0.06 | 0.38 | 12 | 0.62 | 0.80 | 36 | 0.31 | 0.33 | 53 | 0.69 | 0.67 | 1.23 | 1.24 |
| EARNINGS COVERAGE OF NET LOSS(X) | | 46.47 | 10.38 | 96 | 0.04 | 4.63 | 11 | 10.40 | 11.32 | 52 | 0.70 | 5.76 | 0.83 | 3.11 |
| LN&LS ALLOWANCE TO NET LOSSES(X) | | 54.71 | 6.30 | 96 | 8.38 | 3.84 | 82 | 9.63 | 7.50 | 66 | 5.13 | 3.88 | 4.11 | 2.53 |
| LN&LS ALLOWANCE TO TOTAL LN&LS | | 3.36 | 2.37 | 79 | 5.20 | 2.79 | 86 | 2.55 | 2.04 | 72 | 3.44 | 2.43 | 5.27 | 2.83 |
| NON-CURRENT LN&LS TO GROSS LN&LS | | 3.25 | 1.46 | 87 | 6.73 | 2.81 | 92 | 1.87 | 1.05 | 86 | 3.86 | 1.57 | 7.87 | 2.86 |
| LIQUIDITY | | | | | | | | | | | | | | |
| NET NON CORE FUNDING DEPENDENCE | | -8.59 | 23.09 | 5 | 0.78 | 22.47 | 17 | 9.90 | 19.71 | 27 | -6.67 | 21.24 | -4.99 | 22.19 |
| NET LOANS & LEASES TO ASSETS | | 58.44 | 57.74 | 51 | 55.85 | 58.69 | 32 | 66.08 | 61.42 | 65 | 54.84 | 59.50 | 57.13 | 59.11 |
| CAPITALIZATION | | | | | | | | | | | | | | |
| TIER ONE LEVERAGE CAPITAL (***) | | 8.23 | 6.93 | 88 | 7.16 | 6.60 | 73 | 8.29 | 6.97 | 88 | 7.83 | 6.93 | 6.82 | 6.40 |
| CASH DIVIDENDS TO NET INCOME | | 0.00 | 48.07 | 20 | 0.00 | 28.13 | 32 | 67.88 | 64.30 | 55 | 0.00 | 40.18 | 0.00 | 31.61 |
| RETAIN EARN TO AVG TOTAL EQUITY | | 14.25 | 8.43 | 81 | 10.94 | 9.68 | 59 | 5.13 | 5.56 | 51 | 14.06 | 9.28 | 13.23 | 9.31 |
| RESTR+NONAC+RE ACQ TO EQCAP+ALLL | | 23.03 | 12.26 | 83 | 48.45 | 23.92 | 84 | 16.30 | 8.56 | 86 | 28.37 | 13.55 | 76.35 | 25.90 |
| GROWTH RATES | | | | | | | | | | | | | | |
| ASSETS | | 3.16 | 13.18 | 22 | 0.74 | 8.15 | 21 | 4.87 | 9.30 | 30 | 8.27 | 6.96 | -2.10 | 7.82 |
| TIER ONE CAPITAL (***) | | 18.79 | 14.92 | 62 | 17.99 | 22.10 | 40 | 7.05 | 9.17 | 38 | 16.61 | 15.31 | 16.29 | 21.68 |
| NET LOANS & LEASES | | 7.94 | 11.96 | 43 | -6.29 | 5.63 | 21 | 26.35 | 12.57 | 83 | 3.93 | 9.07 | -11.41 | 2.68 |
| SHORT TERM INVESTMENTS | | 58.69 | 16.29 | 83 | 141.09 | 27.33 | 84 | -37.39 | 11.06 | 11 | 60.86 | 22.58 | 213.10 | 33.23 |
| SHORT TERM NON CORE FUNDING | | 16.06 | 13.92 | 56 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| (***) TIER ONE CAPITAL FOR 12/31/93 EXCLUDES FASB 115 NET UNREALIZED HOLDING GAIN ON AVAILABLE-FOR-SALE SECURITIES. | | | | | | | | | | | | | | |

UBPR Page 01

Summary Ratios

The earnings and balance sheet ratios and other information presented on this page provide a synopsis of the bank's condition and serve as a guide to more detailed data presented elsewhere in the UBPR.

Average Assets (\$000)

A year-to-date average of the average assets reported in the Report of Condition Schedule RC-K. Thus for the first quarter of the year the average assets from Call Schedule RC-K quarter will appear, while at the end-of-year, assets for all four quarters would be averaged.

Net Income (\$000)

The year-to-date amount of net income shown in the Report of Income after applicable taxes, net securities gains or losses, and net extraordinary items.

Banks in Peer Group

Total number of banks in the bank's peer group.

Earnings and Profitability

% of Average Assets

Interest Income (TE)

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

Non-interest Income

Income derived from bank services and

sources other than interest-bearing assets, divided by average assets.

Memo: Fee Income

Other fee income by average assets.

Non-interest Expense

Salaries and employee benefits, expenses of premises and fixed assets and other Non interest expense divided by average assets.

Provision—Loan/Lease Losses

Provision for loan and lease receivables losses divided by average assets.

Pretax Operating Income (TE)

Net interest income on a tax-equivalent basis plus Non interest income, less non-interest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts divided by average assets. After December 31, 1993 includes available-for-sale and held-to-maturity transactions.

Pretax Net Operating Income (TE)

Pretax operating income, plus securities gains or losses, divided by average assets.

Net Operating Income

After tax net operating income, including securities gains or losses (which does not include extraordinary gains or losses), divided by average assets.

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease

losses, less net loan and lease losses, divided by average assets.

Adjusted Net Income

The sum of net income, the provision for possible loan and lease losses, and all provisions for income taxes, less net loan and lease losses, state and local taxes (if available), and tax-exempt income, unless the figure is negative or zero. If the figure is negative or zero, tax-exempt income is also included. If the figure is positive, the federal tax rates are applied, the computed taxes deducted and tax-exempt income re-added to arrive at the final figure (this adjustment is not made if the figure is zero or negative). The resulting adjusted net income is divided by average assets.

Net Income

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets.

Margin Analysis

Average Earning Assets/Average Assets

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, securities issued by state and political subdivisions, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, divided by average assets.

Average Interest-Bearing Funds/Average Assets

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, interest-bearing demand notes (note balances)

issued to the U.S. Treasury, other liabilities for borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

Interest Income (TE)/Average Assets

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

Interest Expense/Average Assets

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

Net Interest Income (TE) (Percent of Avg Earning Assets)

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

Loan & Lease Analysis

Net Loss to Average Loan & Leases

Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases.

Earnings Coverage of Net Loss (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivables losses divided by net loan and lease losses.

Loan & Lease Allowance Net Losses (X)

Ending balance of the allowance for possible loan and lease-financing receivables losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Loan & Lease Allowance to Total Loans & Lease

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

Noncurrent Loans & Leases to Gross Loans and Lease

The sum of loans and lease-financing receivables past due at least 90 days, plus those in nonaccrual status, divided by gross loans and lease-financing receivables outstanding.

Liquidity

Net Non Core Funding Dependence

Non core liabilities, less short term investments divided by long term assets. See definition on UBPR page 10.

Net Loans & Leases to Assets

Loans and lease-financing receivables net of unearned income and the allowance for possible loans and lease financing receivables losses divided by total assets.

Capitalization

Tier One Leverage Capital

Tier one capital divided by adjusted average assets. See the description of UBPR Page 11A for definitions of tier one capital and adjusted average assets.

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

Retain Earns to Average Total Equity

Net income, less cash dividends declared, divided by average equity capital.

Restructured + Non-Accrual + RE ACQ to EQCAP, ALLL

The sum of loans and leases which are on non-accrual, restructured but 30-89 days past due, restructured but over 90 days past due, restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.

Growth Rates

Growth rates on UBPR page 01 are calculated for a 12-month period. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. The following growth rates are displayed:

Assets

Tier One Capital

Net Loans & Leases

Short Term Investments

See UBPR page 10 for definition.

Short Term Non Core Funding

See UBPR page 10 for definition.

Footnotes

Footnotes are printed on UBPR page 01 to indicate the occurrence of certain events.

(***) Tier one capital after 12/31/93 excludes FASB 115 net unrealized holding gain/loss on available-for-sale securities.

This comment appears for all banks to indicate that tier one capital is adjusted to exclude the holding gain/loss.

**A transaction using pushdown accounting as of mm/dd/yy was reported.

This comment appears if a bank reports the use of pushdown accounting beginning with the March 31, 1995 call report.

One or more mergers occurred during the period.

This comment appears when a merger or consolidation is reported during the period.

| CERT # CHARTER # | DSB # COUNTY | (PAGE 2 FORMAT FOR ALL BANKS) INCOME STATEMENT - REVENUES AND EXPENSES (\$000) | | | | | PAGE 2 |
|----------------------------------|-----------------|---|----------|----------|----------|--|----------------|
| | | | | | | | PERCENT CHANGE |
| | | | | | | | ----- |
| | | | | | | | 1 YEAR |
| | | | | | | | ----- |
| | 06/30/97 | 06/30/96 | 12/31/96 | 12/31/95 | 12/31/94 | | |
| INTEREST AND FEES ON LOANS | 216852 | 189080 | 935933 | 818879 | 775569 | | 14.69 |
| INCOME FROM LEASE FINANCING | 1956 | 8781 | 4363 | 22587 | 65452 | | -77.72 |
| FULLY TAXABLE | 217428 | 196582 | 931779 | 836346 | 835737 | | 10.60 |
| TAX EXEMPT | 1380 | 1279 | 8517 | 5120 | 5284 | | 7.90 |
| ESTIMATED TAX BENEFIT | 593 | 569 | 3832 | 2286 | 2312 | | |
| INCOME ON LOANS & LEASES (TE) | 219401 | 198430 | 944128 | 843752 | 843333 | | 10.57 |
| U.S. TREAS & AGENCY SECURITIES | 21216 | 30093 | 81139 | 121089 | 194409 | | -29.50 |
| TAX-EXEMPT SECURITIES INCOME | 0 | 0 | 0 | 0 | 0 | | NA |
| ESTIMATED TAX BENEFIT | 0 | 0 | 0 | 0 | 0 | | |
| OTHER SECURITIES INCOME | 4434 | 8518 | 14933 | 31065 | 25895 | | -47.95 |
| INVESTMT INTEREST INCOME (TE) | 25650 | 38611 | 96072 | 152154 | 220304 | | -33.57 |
| INTEREST ON DUE FROM BANKS | 9002 | 8385 | 40919 | 35577 | 56603 | | 7.36 |
| INT ON FED FUNDS SOLD & REALES | 4555 | 3268 | 30319 | 14476 | 23063 | | 39.38 |
| TRADING ACCOUNT INCOME | 17710 | 6596 | 53973 | 44619 | 8988 | | 168.50 |
| TOTAL INTEREST INCOME (TE) | 276318 | 255290 | 1165410 | 1090577 | 1152291 | | 8.24 |
| INT ON DEPOSITS IN FOREIGN OFF | 8233 | 5321 | 43901 | 26403 | 23889 | | 54.73 |
| INTEREST ON CD'S OVER \$100M | 4408 | 5079 | 23010 | 18966 | 28284 | | -13.21 |
| INTEREST ON ALL OTHER DEPOSITS | 56997 | 68245 | 256037 | 253861 | 358478 | | -16.48 |
| INT ON FED FUNDS PURCH & REPOS | 5639 | 7163 | 19375 | 25787 | 18147 | | -21.28 |
| INT BORROWED MONEY (+NOTE OPT) | 2777 | 1493 | 10338 | 5975 | 5390 | | 86.00 |
| INT ON MORTGAGES & LEASES | 939 | 1503 | 3648 | 4537 | 4417 | | -37.52 |
| INT ON SUB NOTES & DEBENTURES | 3072 | 3072 | 12549 | 12456 | 12451 | | 0.00 |
| TOTAL INTEREST EXPENSE | 82065 | 91876 | 368858 | 347985 | 451056 | | -10.68 |
| NET INTEREST INCOME (TE) | 194253 | 163414 | 796553 | 742593 | 701235 | | 18.87 |
| NONINTEREST INCOME | 52703 | 63980 | 251697 | 299422 | 253345 | | -17.63 |
| ADJUSTED OPERATING INC (TE) | 246956 | 227394 | 1048250 | 1042015 | 954580 | | 8.60 |
| NON-INTEREST EXPENSE | 173677 | 226241 | 702213 | 992763 | 848538 | | -23.23 |
| PROVISION: LOAN & LEASE LOSSES | 1746 | 2489 | 6588 | -104069 | 67331 | | -29.85 |
| PROV: ALLOCATED TRANSFER RISK | 0 | 0 | 0 | 0 | 0 | | |
| PRETAX OPERATING INCOME (TE) | 71533 | -1336 | 339449 | 153321 | 38711 | | 5453.81 |
| REALIZD G/L HELD-TO-MATURITY SEC | 0 | -3420 | 0 | -4552 | 125317 | | 100.00 |
| REALIZD G/L AVAIL-FOR-SALE SEC | 0 | NA | 12 | NA | NA | | NA |
| PRETAX NET OPERATING INC (TE) | 71533 | -4756 | 339461 | 148769 | 164028 | | 1604.03 |
| APPLICABLE INCOME TAXES | 23192 | 2945 | 114665 | 13737 | 62253 | | |
| CURRENT TAX EQUIV ADJUSTMENT | 593 | 569 | 3832 | 2286 | 2312 | | |
| OTHER TAX EQUIV ADJUSTMENTS | 0 | 0 | 0 | 0 | 0 | | |
| APPLICABLE INCOME TAXES (TE) | 23785 | 3514 | 118497 | 16023 | 64565 | | |
| NET OPERATING INCOME | 47748 | -8270 | 220964 | 132746 | 99463 | | 677.36 |
| NET EXTRAORDINARY ITEMS | 0 | 40000 | 0 | 40000 | 41608 | | |
| NET INCOME | 47748 | 31730 | 220964 | 172746 | 141071 | | 50.48 |
| CASH DIVIDENDS DECLARED | 0 | 0 | 150000 | 0 | 0 | | NA |
| RETAINED EARNINGS | 47748 | 31730 | 70964 | 172746 | 141071 | | 50.48 |
| MEMO: NET INTERNATIONAL INCOME | 10581 | 26950 | 42934 | 68514 | 61663 | | -60.74 |

UBPR Page 02

Income Statement—Revenues & Expenses (\$000)

This page presents a summary of the bank's year-to-date Report of Income. The major categories of income and expense reported on this page are expanded on subsequent pages of the UBPR. The tax benefit associated with tax-exempt income has been estimated and added to total interest income and applicable income taxes. The estimated tax benefit is allocated to municipal securities and to municipal loans and leases. This adjustment improves the comparability of interest income among different banks and among different time periods. Net income is shown as reported.

One-year growth rates for the various categories on this page are shown in the right most column.

Interest and Fee on Loans

Year-to-date interest and fee on loans.

Income from Lease Financing

Year-to-date income from lease-financing receivables.

Fully Taxable

Year-to-date interest and fees on loans and income from lease-financing receivables minus tax-exempt loan and lease income.

Tax Exempt

Year-to-date income on loan obligations of states and political subdivisions and tax exempt income from direct lease financing.

Estimated Tax Benefit

The estimated tax benefit resulting from having tax-exempt loan and lease-financing receivables income. See Section II, Technical Information, or Appendix B, Tax-Equivalency Worksheet, for a discussion of the method used to calculate this item.

Income on Loans & Leases (TE)

Year-to-date income on loans and lease-financing receivables plus the estimated tax benefit.

US Treasury & Agency Securities

Year-to-date interest on U.S. Treasury securities and on other U.S. government agencies and corporations obligations. Because of data limitations, this item is not available for banks filing Form FFIEC 034. For banks filing Form FFIEC 034, income on U.S. Treasury securities and U.S. government agencies and corporations obligations is shown as Other Securities Income.

Tax-Exempt Securities Income

Year-to-date interest on securities issued by states and political subdivisions in the United States.

Estimated Tax Benefit

The estimated tax benefit resulting from having tax-exempt municipal securities income. See Section II, Technical Information, for a discussion of the method used to calculate this item.

Other Securities Income(only for banks filing Form FFIEC 034)

Year-to-date interest and dividend income on all securities not held in trading accounts, excluding tax-exempt securities income.

Other Securities Income (banks filing Form FFIEC 031, 032, or 033)

Year-to-date interest on other bonds, notes, and debentures plus dividends on stock.

Investment Interest Income (TE)

Sum of U.S. Treasury and agencies securities income, municipal securities income, the tax benefit on municipal securities income, and other securities income.

Interest on Due From Banks

Year-to-date interest on balances due from depository institutions.

Interest on Federal Funds Sold/Resales

Year-to-date income on federal funds sold and securities purchased under agreements to resell.

Trading Account Income

Year-to-date interest income on assets held in trading accounts (excluding gains, losses, commissions, and fees).

Total Interest Income (TE)

Sum of income on loans and leases on a tax-equivalent basis plus investment income on a tax-equivalent basis plus interest on interest-bearing bank balances plus interest on federal funds sold and security resales plus interest on trading account assets.

Int on Deposits in Foreign Off (031 only)

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries and IBF's.

Interest on CDS over \$100M

Year-to-date interest expense on time certificates of deposit of \$100 thousand or more.

Interest on All Other Deposits

Year-to-date interest expense on all deposits except time certificates of deposit of \$100 thousand or more and deposits held in foreign offices, if applicable.

Interest on Federal Funds Purchased & Repos

Year-to-date expense of federal funds purchased and securities sold under agreements to repurchase.

*Interest on Borrowed Money
(+Note Opt)*

Year-to-date interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money.

Interest on Mortgages & Leases

Year-to-date interest on mortgage indebtedness and capitalized leases on banking premises, fixed assets, and other real estate owned.

Interest on Subordinated Notes & Debentures

Year-to-date interest on subordinated notes and debentures.

Total Interest Expense

Sum of all interest expenses listed previously.

Net Interest Income (TE)

Total interest income on a tax-equivalent basis less total interest expense.

Non interest Income

Year-to-date income from fiduciary activities (when available), service charges on deposits, gains or losses and commissions and fees on assets held in trading accounts, foreign-exchange trading gains or losses, other foreign transactions, and other Non interest income.

Adjusted Operating Income (TE)

Net interest income plus non-interest income.

Non interest Expense

Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), and other Non interest operating expense.

Provision for Loan/Lease Losses

The year-to-date provision for possible loan and lease-financing receivables losses.

Provision-Allocated Transfer Risk

The year-to-date provision for allo-

cated transfer risk (see call report instructions for additional information). This caption is shown as NA if the bank does not have either an allocated transfer-risk reserve or provision.

Pretax Operating Income (TE)

The sum of year-to-date total tax-equivalent interest income plus Non interest income less interest expense, Non interest expense, provision for possible loan and lease-financing receivables losses, and provision for allocated transfer risk.

Realized G/L Hld-to-Maturity Sec

Year-to-date pretax net gains or losses on the sale, exchange, redemption, or retirement of securities excluding those held in trading or available-for-sale account. Prior to March 31, 1994, gains/losses on all securities are displayed here. For March 31, 1994 and subsequent quarters only gains/losses from held-to-maturity securities are shown.

Realized G/L Avail-for-Sale Sec

Year-to-date pretax net gains or losses on the sale, exchange, redemption, or retirement of securities recorded as available-for-sale. Available only for March 31, 1994 and subsequent quarters.

Pretax Net Operating Income (TE)

The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

Applicable Income Taxes

The total estimated federal, state, local, and foreign (if applicable) income taxes applicable to operating income, including securities gains or losses.

Current Tax-equivalent Adjustment

Reverses the current part of the tax benefit included in interest income on loans and leases and securities. The current tax equivalent adjustment is an estimate of that portion of the tax

benefit that is attributable to current period income.

Other Tax-Equivalent Adjustments

Reverses the remainder of the tax equivalent adjustment included in interest income on loans and leases and securities. The other tax equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to tax loss carry backs.

Applicable Income Taxes (TE)

Applicable income taxes plus the tax benefit on tax-exempt income; current tax-equivalent adjustment plus other tax-equivalent adjustments.

Net Operating Income

Year-to-date income after securities gains or losses and applicable taxes but before extraordinary gains or losses.

Net Extraordinary Items

Extraordinary gains or losses less applicable taxes.

Net Income

The year-to-date net income after securities gains or losses, extraordinary gains or losses, and applicable taxes.

Cash Dividends Declared

All cash dividends declared on common and preferred stock year-to-date.

Retained Earnings

Net income minus cash dividends declared year-to-date.

Memo: Net International Income

Estimated net income attributable to international operations. Available for banks filing call form 031 only.

*Equity Security Income
(Savings Banks only)*

Interest and dividend income from equity securities.

Footnotes:

Footnotes are printed at the bottom of Page 2 to indicate the occurrence of certain events. (See Memo)